



Welcome Homeowners

Special Meeting

COCO PLUM COCO LAKE HOA BOARD MEETING



THURSDAY, APRIL 9 2026 12:30PM

 **ZOOM Meeting # 882 9986 0037**

Maggie Espin-Christina	Alex Torres	Meryl Kramer	Amy Greitzer	Lynda Tohar	Barbara Brunstein	Benn Cohen
PRESIDENT	VICE PRESIDENT	TREASURER	SECRETARY	DIRECTOR	DIRECTOR	DIRECTOR



FLORA THOMAS, SENIOR SR LCAM
COMMUNITY MANAGER

MARK ANDRES
BRANCH PRESIDENT

ESTABLISH A QUORUM



**Florinela Thomas,
Senior LCAM
Community Manager**



AGENDA



**Florinela Thomas,
Senior LCAM
Community Manager**



**COCO PLUM COCO LAKE HOMEOWNERS' ASSOCIATION, INC.
SPECIAL BOARD MEETING**

Date: Thursday, April 9th, 2026

Time: 12:30 PM

Place: via Zoom

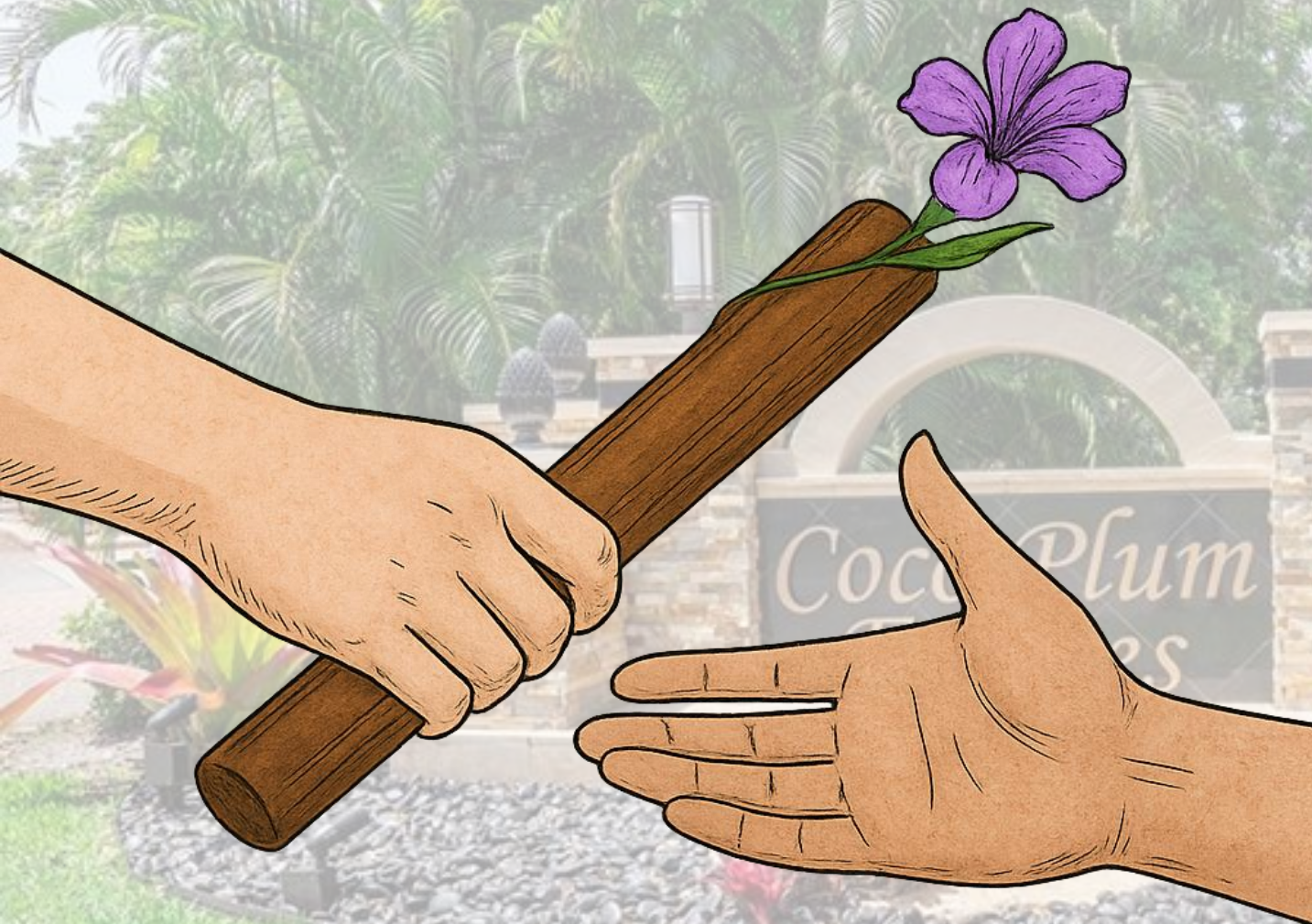
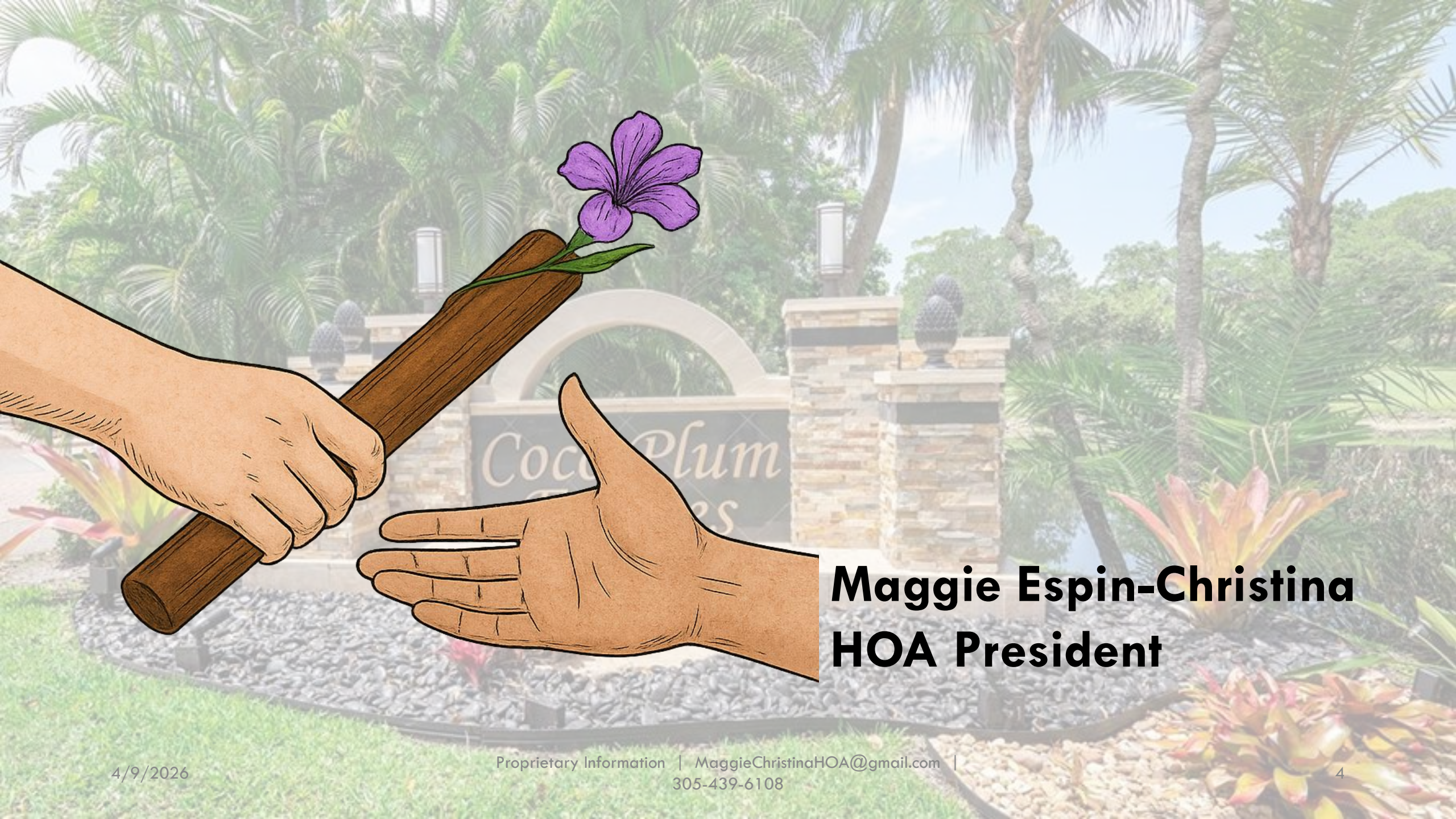
Join Zoom Meeting

<https://us02web.zoom.us/j/88299860037>

Topic: Coco Plum Coco Lake Hoa - Special Board Meeting

AGENDA

- Call to Order
- Proof of Notice
- Roll Call / Establishment of Quorum
- Discussion and consideration of management billing fees
- Adjournment



Maggie Espin-Christina
HOA President

MEETING PURPOSE

This Special Meeting has been called to review and discuss specific **Association billing and contract-related matters with Associa.**

The goal is to ensure clarity, accuracy, and alignment in the Association's financial management and vendor relationship.

DISCUSSION POINTS

1. SUMMARY OF BOARD CONCERNS

- Overview of billing questions and discrepancies identified
- Clarification of key areas requiring review

2. REVIEW OF ASSOCIA FEE STRUCTURE & CONTRACT ALIGNMENT

- 2026 fee schedule vs. actual charges
- Management Fee vs. Account Maintenance Fee
- Included services vs. additional/pass-through charges
- Effective dates of any fee changes

3. BILLING DISCREPANCIES & SPECIFIC LINE-ITEM REVIEW

- TownSq / website-related charges
- Administrative and recurring fees
- Utility or other notable variances
- Review of any identified duplicate or inconsistent charges

4. ACCOUNTING PRACTICES & FINANCIAL REPORTING

- Review of current financial reporting processes
- Clarification of accounting procedures and controls
- Roles and responsibilities (Management vs. Board oversight)

5. RESOLUTION OF IDENTIFIED ISSUES

- Process for correcting errors or discrepancies
- Credits, adjustments, or reimbursements (if applicable)
- Timeline for resolution

6. PROCESS IMPROVEMENTS & NEXT STEPS

- Billing transparency and approval protocols
- Ongoing financial review cadence
- Identification of any follow-up meetings (e.g., budget review)

DISCUSSION HAND-OUT

Special Board Meeting Agenda

Date: April 9, 2026

Purpose: Review of Associa Billing & Contract Matters



1. Opening & Meeting Purpose

- Confirm meeting is a Special Meeting limited to billing and contract-related matters
- Reinforce goal: clarity, accuracy, and accountability in financials

2. Overview of Key Concerns Raised by Board Members

- Summary of identified issues:
 - Potential overbilling and double billing concerns
 - Lack of clarity in financial reporting and accounting practices
 - Questions regarding fee structure and contract alignment

3. Detailed Billing Review with Associa

A. Fee Structure & Contract Alignment

- Review 2026 fee schedule vs. actual charges
- Clarify:
 - Management Fee vs. Account Maintenance Fee
 - Included vs. pass-through services
- Confirm effective dates of new/updated fees (e.g., Jan 30 update → Feb 1 expectation)

B. TownSq / Website Charges

- Investigate:
 - \$450 charges vs. expected \$50/month
 - Duplicate or misapplied charges (Nov, Dec, Jan)
- Clarify:
 - What is included in base contract vs. billed separately
 - Reimbursement practices (e.g., manager paying via personal card)

C. Administrative & Miscellaneous Fees

- Review recurring charges:
 - Admin fees (~\$1,200/month concern)
 - Data, postage, printing, check stock, etc.
- Confirm:
 - Validity, frequency, and approval process

D. Utilities & Other Anomalies

- Example: Electric bill spike (~\$1,430 in January)
- Determine if investigated/resolved

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4. Accounting Processes & Controls

- Review current financial reporting quality ("financials are a mess")
- Identify:
 - Root cause of discrepancies
 - Reconciliation practices
- Confirm:
 - Roles/responsibilities (Associa vs. Board oversight)
 - Monthly review and approval workflow

5. Error Identification & Resolution Plan

- **Walk through:**
 - Documented double billing instances (identified by Treasurer)
- **Establish:**
 - Credit/refund process
 - Timeline for corrections
 - Point of accountability

6. Forward-Looking Process Improvements

- **Agreement on:**
 - Billing transparency standards
 - Pre-approval requirements for non-contract charges
 - Monthly financial review cadence
- **Confirm:**
 - Escalation path for discrepancies

7. Next Steps

- **Determine need for:**
 - Formal budget review meeting (separate session)
- **Assign action items:**
 - Associa deliverables
 - Board follow-ups

8. Closing

- Recap key decisions and action items
- Confirm timelines and accountability

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ADJOURN

 **Associa**[®]
Association Services of Florida

*Thank
You*

*Coco Plum
Estates*



POST MEETING SUMMARY

Special Board Meeting Agenda

Date: April 9, 2026

Purpose: Review of Associa Billing & Contract Matters



Meeting Opened: 12:34pm | Quorum satisfied

Present Onsite:

- Associa: Flor Thomas (Community Manager) and Mark Andres (Branch President)
- BOD: Maggie (President), Meryl (Treasurer), Barbara (Director)

Present Via Zoom:

- Jeff Zatkowski (homeowner), Lynda Tohar (Board Member)
- Cindy (Accounting Lead, Associa)

Quick recap

This meeting focused on reviewing and discussing specific Associa billing and contract-related matters for the COCO PLUM community. The board and management team, including Cindy from Associa, addressed concerns about fee structures, billing discrepancies, and financial reporting. Key topics included credit card processing fees, TownSquare platform charges, architectural review fees, and delinquency handling procedures. The group reviewed the 2026 fee schedule, identified discrepancies in billing practices, and discussed proper procedures for handling violations and delinquencies. They also examined current financial reports and outstanding balance issues, with particular attention to reserve transfers and various account adjustments. The conversation ended with discussions about property tax folios that needed consolidation under the correct association name.

Next steps

- Cindy: Request corporate to add unit number or homeowner reference in the description field when charging NSF or delinquency fees on invoices.
- Cindy: Apply \$250 and \$65 credits to the association's account as discussed (for incorrect TownSquare and architectural review fees).
- Cindy: Review the management agreement and, if possible, waive additional TownSquare fees as appropriate.
- Cindy: Investigate and provide explanation for the \$1,200 charges appearing in November and December 2026 financials, and clarify the nature of these expenses.
- Cindy: Clear the \$948 payment from the "refundable deposits" or "homeowner balance" by applying it to the correct homeowner's ledger.
- Cindy: Investigate and resolve the \$3,500 refundable deposit entry, including checking prior management records and confirming if it relates to a prior refund/payment.
- Cindy: Send a detailed delinquency report to the board at month end, showing all unit charges and payments, until the unit number can be added to the invoice line.
- Maggie/Board: Officially approve at a board meeting the suspension of gate access and/or amenities for delinquent owners, and confirm with legal if necessary.
- Maggie/Board: Consider forming a grievance (violations) committee of at least 5 members, with 3 required for quorum, to handle violations enforcement-- or continue to work through attorney.
- Maggie/Board: Send notice/letters to homeowners who are delinquent or in violation, including possible fines and process for violations committee review.
- Floriela: Contact Broward County Property Appraiser (and/or City of Plantation as needed) to update and consolidate property folios/tax records into the association's name (COCO PLUM/COCO Lakes HOA) and update "care of" to Lee Ballard as registered agent.

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- Maggie: Send the list of property folios requiring update to the appropriate contacts for processing.
- Cindy: Work with Maggie to clear two settled homeowner accounts from the system/financials.
- Cindy: Investigate uncoded auto-pay expenditures in the clearing account and code them to the correct expense categories.
- Maggie/Board: Attend the "What TownSquare Offers" webinar at the end of April as suggested.
- Maggie/Board: Deny or question any unclear reimbursable invoices in the system with notes, so management can research and respond.

Summary

New VP of Accounting Introduction

Maggie opened the meeting and welcomed Cindy, Jeff, and Lynda to the call. Maggie also welcomed Mark who had taken over as branch president shortly after the Board had signed on with Associa over 1.5 years ago.

Personnel and Leadership Updates Meeting

Maggie announced that Cindy would be taking over as the new accounting contact, replacing Heather who had been promoted to a sister company. The group discussed personnel changes, including Alberto being unable to work due to a car accident and lawsuit. The meeting started at 12:32 PM with participants confirming they could see Maggie's screen.

Associa Billing and Contracts Review

The board held a special session to review and discuss Associa's billing and contract-related matters, focusing on ensuring clarity and accuracy in financial management. The meeting covered the review of the 2026 fee schedule, billing discrepancies, and specific line item reviews, with Cindy from Associa providing accounting perspective. Meryl raised concerns about credit card fees and payment options, questioning the 12% fee charged for credit card payments. The discussion also touched on the updated Exhibit A, which includes all additional charges, including credit card fees and emergency checks, with the monthly management maintenance fee increasing by 20 cents to \$1.30.

Billing and Fee Clarifications

Maggie and Cindy discussed billing issues related to envelope charges, coupons, and NSF fees. They clarified that coupon booklets should not be charged to residents and agreed to review past charges to ensure proper credits. They also discussed the process for handling NSF fees, with Cindy agreeing to add unit numbers to the descriptions for better tracking. The conversation touched on architectural review charges, confirming that these are paid by residents when submitting applications in person or by mail-- although had NOT been done so in the past, but will for 2026-- to which the Board approved that Associa will NOT process ARBs and this has been, and will continue to be, process internally by the Board, let by Maggie, in conjunction with the ARC Committee (John as Chair). Therefore, any charge to the HOA will be reversed and none going forward.

TownSquare Fees Review Meeting

The meeting focused on reviewing fees and billing discrepancies for TownSquare services and management fees. The group identified inconsistencies in architectural review fees from previous years, agreeing to provide a \$65 credit where overcharged. They discussed the transition from website maintenance fees to TownSquare fees, clarifying that the current monthly fee is \$50, and reviewed the management fee structure of \$1,080 per month plus additional fees. The discussion concluded with a reminder about an upcoming TownSquare webinar in April that would highlight the platform's benefits for board members.

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TownSquare Community Management Fees

Mark discussed the management of their community using TownSquare, highlighting its effectiveness in managing work orders, resident communications, and vendor notifications. Mark explained the various fees associated with TownSquare, including the \$50 monthly fee per unit for usage, \$1.50 per unit for maintenance, and \$22 for cloud-based data storage. The group agreed on the 2026 fee structure, which includes \$1,080 per month for management fees plus additional per-unit and service fees. Maggie addressed delinquency reporting processes and the potential for improvements in tracking homeowner information.

Delinquent Accounts and Violations Process

Mark discussed the need to establish a clear process for handling delinquent accounts and violations. She recommended sending a NOLA (Notice of Lane Assessment) letter 30 days before sending cases to attorneys, and proposed making it official board policy to send NOLA letters to units 2 months in delinquency. Maggie addressed the challenges with violations, and Mark explaining that a violations committee needs to be established to properly enforce rules and regulations, including the ability to fine residents up to \$1,000 for repeated violations.

Community Delinquencies and Violations Meeting

The meeting focused on discussing delinquencies and violations in the community. Mark, Maggie and Cindy confirmed that billing credits of \$250 and \$65 would be applied. Maggie emphasized they would follow the letter of the law for delinquent accounts and discussed the process for handling violations without a grievance committee. The group addressed specific issues, including a construction project that needed proper safety measures and the process for issuing follow-up violations. They also briefly touched on financial matters at the end of the meeting.

Financial Reports and Reconciliation Issues

Maggie, Barbara, and Meryl presented financial reports and identified several items requiring attention. They identified a reserve transfer issue of \$8.92 per month that needs to be fixed, with the amount already calculated in the budget but not yet transferred. They discussed a \$948 payment that needs to be applied to a unit owner's ledger, which appears to be related to a refundable deposit from prior management. The conversation also touched on a \$3,500 payment that may need verification regarding whether it was made to a prior homeowner that had a tenant-- to which Flor confirmed reimbursement had already been issued last year.

Financial Statement Discrepancy Review

Maggie presented, and Mark reviewed financial statements and identified discrepancies in expenses, particularly noting a \$1,200 charge that appeared multiple times and needed further investigation. Mark explained that some expense variations were likely due to accrual accounting for bills received before the actual invoice arrival, clarifying that year-to-date actual expenses were only slightly over budget at \$76.

Financial Package Documentation Training

Mark explained the financial package documentation, including balance sheets, income statements, and bank reconciliations, highlighting key sections like the accrued expense report and general ledger. Mark demonstrated how to find specific information, such as unit charges and outstanding balances, and offered to provide additional reports if needed. Mark also addressed questions about payment methods, clarifying that insurance is paid annually and explained the process of adjusting prepaid balances based on credit and payment timing.

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Financial Reporting and Property Taxes

Mark explained the financial reporting process, noting that while financial packages are rarely perfect, any major inconsistencies are corrected and smaller issues are addressed through email notifications to the board. He discussed the reconciliation of bank accounts, including how outstanding checks and deposits affect the reported balance. The conversation then shifted to property tax folios, where Barbara identified multiple separate folios under different names that need to be consolidated, requiring coordination with the Broward County Property Appraiser's office and potentially the City of Plantation.

Property Management Records Update

The meeting focused on reviewing and updating property management records, specifically discussing changes to owner names and registered agents for various properties. The group identified four specific properties that needed updates, including changing "Victory Accounting" to "Joyful Homes" and correcting other property designations. They agreed to update the registered agent information to list "Lee Ballard" rather than "Associa" to avoid additional fees, and Maggie committed to sending the updated list to the relevant parties for implementation.

Meeting adjourned at 2:17pm

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